

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 17-24051-GLT
	:	Chapter 13
STEVEN G. SKERIOTIS,	:	
	:	
<i>Debtor.</i>	:	
	:	
STEVEN G. SKERIOTIS,	:	Related to Dkt. No. 52
	:	
<i>Movant,</i>	:	
	:	
v.	:	
	:	
FIRST COMMONWEALTH BANK &	:	
RONDA J. WINNECOUR, ESQ., chapter	:	
13 trustee,	:	
	:	
<i>Respondents.</i>	:	

ORDER

This matter came before the Court upon the Debtor’s *Motion to Reconsider Order Granting Motion for Relief from Automatic Stay* [Dkt. No. 52]. First Commonwealth Bank filed a response [Dkt. No. 60]. After a hearing on February 28, 2018 and for the reasons stated on the record, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

- The *Motion to Reconsider Order Granting Motion for Relief from Automatic Stay* [Dkt. No. 52] is granted in part and denied in part. First Commonwealth Bank may proceed with a foreclosure action, but no sheriff’s or execution sale may occur without further Court order.
- The Debtor shall timely remit plan payments to the chapter 13 trustee by the tenth of each month and cure any future default within ten days of defaulting, beginning with the plan payment due on **March 10, 2018**.

3. The Court may lift the stay as to the commencement of an execution or sheriff's sale without further notice or hearing upon the filing of an affidavit of default by the chapter 13 trustee or First Commonwealth Bank. The affidavit of default shall be supported by First Commonwealth Bank's own records as well as the records of the chapter 13 trustee.

4. On or before **March 14, 2018**, the parties shall submit any proposed order determining the Debtor's new monthly plan obligations and otherwise clarifying the terms under which the *Motion to Reconsider Order Granting Motion for Relief from Automatic Stay* [Dkt. No. 52] is resolved.

5. On or before **March 14, 2018**, the Debtor shall add First Commonwealth Bank as a loss payee on the insurance policies covering any real properties subject to mortgages held by First Commonwealth Bank.

6. On or before **March 14, 2018**, the Debtor shall amend the insurance policy covering the real property located at 307 Merchant St., Ambridge, Pennsylvania to indicate the correct property address.

7. On or before **March 14, 2018**, the Debtor shall verify that his existing insurance coverage adequately protects the value of his subject real properties. To the extent such coverage inadequately protects any real property, then on or before **March 28, 2018**, the Debtor shall appropriately adjust such coverage so that it is adequate.

8. On or before **March 28, 2018**, the Debtor shall file an amended plan that surrenders the real properties located at located at 2503 Duss Ave., Ambridge, Pennsylvania and 291 12<sup>th</sup> St., Ambridge, Pennsylvania as indicated in ¶ 9 of his *Motion to Reconsider Order Granting Motion for Relief from Automatic Stay* [Dkt. No. 52] as well as at least one other subject real property per his counsel's representation at the February 28 hearing. The amended plan shall

also surrender the Debtor's 2014 Kubota, 2011 Mercedes-Benz, and 2004 Jeep Wrangler as indicated in ¶ 12 of his *Motion to Reconsider Order Granting Motion for Relief from Automatic Stay* [Dkt. No. 52].

9. On or before **March 5, 2018**, the Debtor shall serve this *Order* on the mailing matrix and file a certificate of service.

Dated: February 28, 2018

  
\_\_\_\_\_  
GREGORY L. TADDONIO  
UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:  
Debtor  
Debtor's counsel  
First Commonwealth Bank  
Preston Jaquish, Esq.  
Robert Alsko, Esq.  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Steven G. Skeriotis  
Debtor

Case No. 17-24051-GLT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Feb 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2018.

db +Steven G. Skeriotis, 4406 South Beverly Drive, Aliquippa, PA 15001-4649  
cr +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
444 Liberty Avenue, Pittsburgh, PA 15222-1225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor Kubota Credit Corporation bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Steven G. Skeriotis ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com  
Robert J. Taylor on behalf of Creditor Beaver County Tax Claim Bureau rjt52@hotmail.com,  
barristerob@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Samuel James Pasquarelli on behalf of Creditor Clearview Federal Credit Union sjp@sgkpc.com,  
pms@sgkpc.com

TOTAL: 8